



Lajes cop competes for spot on AF boxing team

SAN ANTONIO (AFPN) — Anthony Jones, 65th Security Forces Squadron ducks under the arm of Raul Romero during the Air Force Box-Off at the Bennett Fitness Center Jan. 19 at Lackland Air Force Base, Texas. Jones won the bout in the first round with a "referee stopped the contest" decision. Matches featured 16 Air Force members hoping to make the Air Force Boxing Team, which will compete in the Armed Forces Boxing Championship. (Photo by Robbin Cresswell)

Tax time: VITA reps ready to assist

By Tech. Sgt. Christin Michaud
65th ABW Public Affairs

W-2s are now available on myPay for military personnel and the process of filing taxes is underway.

Unit Volunteer Income Tax Assistance representatives have been trained to assist personnel assigned at Lajes Field in filing their federal and state tax returns.

IRS official, John Hiddleson, trained 23 VITA reps last week with the help of Tech. Sgt. Joanne Deuermeyer, the wing tax coordinator.

Reps received 3 and half days of training and were required to pass a test before they received certification.

Most units have a squadron representative assigned. Larger units may have more than one VITA rep.

"We use TaxWise and it is now online, so every unit rep can do taxes at their work computers or even home computers," said Sergeant Deuermeyer.

When gathering the required documents for filing tax returns, filers need to

have all W-2s and 1099s, information for other income, information for all deductions/credits, a copy of last year's tax return, proof of account for direct deposit or refund (i.e. voided check), and social security cards, explained Sergeant Deuermeyer.

She stressed the importance of having a valid social security card.

"The most common reason for a return to be rejected is the social security number does not match the name," she explained. This could happen when a woman gets married or divorced and does not change her last name on her social security card, she added. "The taxpayer will normally change a military ID card or driver's license, but forgets changing the social security card. The name and number on the social security card are what should be entered when doing taxes."



One advantage of being stationed overseas is that taxpayers receive an automatic extension of two months to file tax returns. Individuals who owe taxes need to exercise caution however, because "if you owe you still need to file and pay by

April 15 or you will incur penalties and interest," said Sergeant Deuermeyer.

As a reminder, the tax coordinator said personnel should keep tax records for a minimum of 7 years.

Anyone interested in using the VITA rep program to file their tax return for free, should contact their unit VITA rep to make an appointment.

Unit VITA Representatives

65th ABW – MSgt Martinez, 535-6111; 65th CES – TSgt Burroughs, 535-6194 & SSgt Munday, 535-3792; 65th CONS – Lt. Fehn, 535-1190; 65th CPTS, MSgt Corpus, 535-2402; 65th CS – TSgt Krumholz, 535-1453, SrA Brown, 535-1501, SrA Reynolds, 535-2112 & A1C Gonzalez, 535-6868; 65th CS/MSS – Jenny Wells, 535-1970; 65th LRS – TSgt Linnane, 535-6445 & SrA Walker, 535-2477; 65th MDG – Mr. Kay, davidbkay@gmail.com & Mrs. Richardson, 295-549-496; 65th MSS – TSgt Jacobson, 535-1144 & SSgt Deuermeyer, 535-6280; 65th OSS – TSgt Gerner, 535-3915, SSgt Kelley, 535-3669 & SrA Graham, 535-3669; 65th SFS – SSgt Warden, 535-3222; 65th SVS – SSgt Newsome, 535-1319; 729th AMS – Capt. Ingram, 535-3447 & SSgt Baucum, 535-5188



Captain shares secrets of the wealthy

By Capt. Kevin McNeely

65th Operations Support Squadron

As a young man, I spent my summers with my grandparents in a small town called Hanford in California's San Joaquin Valley. In the 1980s, it was a tiny place with scarcely 20,000 people and its economy was centered largely on agriculture. The soil was distinctly rich in minerals and crops thrived. It was truly paradise and the source region of many of my life lessons. One of my most valuable lessons was discovering the greatest secret of the wealthy. But before I share it with you, let us explore the factors that embarked me on the path to its discovery.

In the 1980s, Hanford had two economic classes, the "haves" and the "have nots." The two neighborhoods were separated by a set of railroad tracks in the middle of town. That was all. My grandfather was a hard-working janitor for the school district and a model citizen but no matter how hard he worked; we never made it across the tracks. As I matured, I wondered why. Why couldn't we get across the tracks? What were the secrets of the rich? In the early 1990s, I discovered the answer. Surprisingly, the wealthy have only one secret and I'll share it with you.

The poor work hard for money; the rich make money work hard for them. That's their secret and now the cat is out of the bag. Let's examine how they do this. It's simply through the value of compound interest. According to Investopedia.com, compound interest is defined as, "interest that accrues on the

initial principal and the accumulated interest of a principal deposit." Wow, that sounds really technical but what does it actually mean? The best way to explain it is with an example. Let's take \$1 and compound it daily at 10 percent for a few days. On Monday, you will have \$1.10. On Tuesday, you will have \$1.21. On Wednesday, you will have \$1.33. Are you starting to understand how compounding works? Let's take a more realistic example using 10 percent of the Basic Pay of an E-1 with less than two years. If you do the math, it turns out to be \$130.14. Let's assume our Airman will make monthly contributions of \$130.14

for 20 years and we'll compound his principal annually at 8 percent. In 20 years, he'll have \$73,970. How much of this amount was his money? \$31,200. The other \$42,770 is interest earned. What happens if he continues monthly contributions of \$130.14 until he's 65 years old? He'll have \$732,070. He contributed \$73,320 of his own money and the other \$658,750 is interest earned through compounding.

Do you understand their secret? Compound interest is a powerful force if you establish a regular saving program. It is simply earning interest on interest and it'll help you make it where my grandfather never did; to the other side of the tracks. Start today! The average life expectancy of an American is 77.3 years so it's never too late to start compounding.

Note: The Airman & Family Readiness Center offers classes on investments, saving and getting out of debt. For information, call 535-4138.



First Sergeant Notes



Are you afraid to tell someone they're out of standards because they outrank you? Don't be — just do it with respect and professionalism.

It's everyone's job to correct uniform violations, regardless of rank.

—Master Sgt. Tony Fisher
65th Medical Group First Sergeant

535-4240

actionline@lajes.af.mil

The Commander's Line is your link to me for suggestions, kudos and as a way to work problems or issues within the 65th Air Base Wing for which you can't find another solution. Your chain of command



Col. JL Briggs

should always be your first option for praise or problems — but when that's not the answer, call or e-mail the Commander's Line at 535-4240 or actionline@lajes.af.mil.

Col. JL Briggs

Commander, 65th Air Base Wing



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Good to Know

4-Way Intersection by LYP Changes

The 4-way stop intersection between the walking gate and family housing (by the LYP) will convert to a 2-way stop Feb. 1. Through traffic will not be required to stop.

Register To Vote

Contact a Unit Voting Assistance Officer for details on registering to vote. For questions about legal residency or eligibility to vote, call the legal office at 535-3546. Download the Federal Post Card Application at: <http://www.fvap.gov/pubs/onlinefpca.pdf>.

Housing Fence Program

The "Self Help" fence program offers free fences to personnel residing in military family housing. Stop by Bldg. T-112 to sign up.

New Military Personnel Element

The MPF has converted to an MPE. The structure and contact information is as follows:

MPE Commander – 535-5113

MPE Superintendent – 535-3612

Personnel Systems Management & Readiness

Readiness – 535-2014

Personnel Systems – 535-6496

Force Management

Chief – 535-2334

NCOIC, EPR/OPR – 535-1363

SDA Pay/Classification, SEI updates/
PCA/UPMR – 535-6886

Leave/PTDY/EML/Duty Status – 535-3250

Customer Service

Chief, SBP, Citizenship, Birth Abroad,
Visas' – 535-4212

NCOIC, UIF, Awards/Decs, BAS 535-2049

Join Spouse, SGLI – 535-1366

Sponsorship, In-Processing, UPRG's
535-2049

DEERS, Customer Service Window
535-1366

Career Development

Chief/Testing – 535-2074

Relocations/PRP/Separations –
535-4125/3395

Promotions/Passports – 535-1087

Retainability/DEROS – 535-4201

Enlisted commissioning programs AF Academy, prep school slots reserved for Airmen

By Tech. Sgt. Christin Michaud
65th ABW Public Affairs

Editor's Note: This article about the LEAD program is the first article in a series on commissioning opportunities. An article on commissioning through AFROTC programs will be published in the Feb. 22 edition and an article about applying to OTS will be published in the March 28 edition.

Each year, slots at the U. S. Air Force Academy and Academy Preparatory school are reserved for enlisted Airmen.

These slots are available through the Leaders Encouraging Airmen Development Program, a program that allows deserving Airmen appointments to the Academy.

This program is a priority, explained Base Education Counselor Maria Tristao-Rocha. The deadline for the initial application, an AF Form 1786, Application for Appointment to the United States Air Force Academy Under Quota Allotted to Enlisted Members of the Regular and Reserve Components of the Air Force, is Thursday. The initial form is a short form, she said and can be completed in a short amount of time.

More than 100 slots are allocated each year for Airmen interested in attending the Academy. Traditionally, 85 slots are available for a direct appointment into the AFA and 50 slots are reserved for the Prep School, but the number of slots can be increased based on the number of qualified applicants.

Candidates must be unmarried and have no dependents. In addition, Airmen must not have passed their 22nd birthday by July 1 of the entry year for the prep school or 23rd birthday if receiving a direct appointment to the Academy. Additionally, Airmen must have less than six years of service.

The Prep School is designed to prepare Airmen to enter the Academy. It is located on Academy grounds. The 10-month school focuses on academic, military, athletic and character development. Academics covered include math, English and general sciences.

One advantage for Airmen who attend the Prep School is they receive their prior-enlisted pay. Once at the Academy, or people who receive a direct appointment, pay is based on the cadet pay scale that



includes deductions for uniforms, books, and more.

Selection to the Prep School doesn't guarantee admittance into the Academy, explained Mrs. Tristao-Rocha. However, the percentage of people who get selected after completing the Prep School is extremely high.

To sign up for this academic year, applicants must fill out AF Form 1786 and have it signed by their squadron commander before submitting it to be processed through the Military Personnel Flight.

A completed candidate package must be completed by Mar. 1 for Airmen wishing to attend the Air Force Academy directly, and Apr. 15 for Airmen applying to the Prep School.

Applicants are required to take the Scholastic Aptitude Test or the American College Test before those deadlines. Both the ACT and SAT are offered at the education center, according to Mrs. Tristao-Rocha.

Once an application has been processed, Airmen will be notified by the admissions office concerning additional requirements.

Attending the Air Force Academy is an outstanding opportunity, according to Academy graduate, 1st Lt. Kalli Ritter, 65th Communications Squadron.

"Enlisted Airmen seeking a commission from the Air Force Academy should be prepared to work hard," Lieutenant Ritter said. "Those four years will be among the most challenging you will ever experience, but the mental and physical stresses prepare graduates to handle any situation. The confidence you gain in yourself and your leadership abilities, not to mention the lifelong friendships you will develop with your fellow cadets, form an invaluable foundation for service as an Air Force officer."

For more information, Airmen should visit www.academyadmissions.com or call 535-5291. Airmen interested in Academy details can contact Lieutenant Ritter.



Today	Saturday	Sunday	Monday	Tuesday	Wednesday	Thursday
8 a.m. to 9 p.m. Fitness center open 10 a.m. Thrift store open 2 p.m. Intermediate Excel 5:30 p.m. Build your own pasta meal, TORC 7 p.m. Enchanted (PG) 7:30 p.m. Cosmic Bowling 8 p.m. R&B DJ, TORC 10 p.m. The Mist (R)	9 a.m. Shoppette closed for inventory 10 a.m. Thrift Store open 10 a.m. to 2 p.m. Post office pick-up window open Noon Library open 5:30 p.m. Prime Rib, TORC 7 p.m. Enchanted 10 p.m. The Mist	9 a.m. Evangelical Service 9 a.m. CCD 10:30 a.m. Mass 10:30 a.m. Sunday School 11:40 a.m. PS Prayer Group Noon , Praise Service Noon to 4 p.m. Pick up mail 2 p.m. Enchanted 7 p.m. The Mist	6:05 a.m. Step 6:30 a.m. Oceanview serving breakfast 7:30 a.m. Spin 11 a.m. Chicken tender lunch special, \$5.75, Oceanview 10 a.m. Thrift Store open 2 p.m. Smooth Move Seminar, A&FRC 5:20 p.m. Body sculpting 6 p.m. Spin	7:15 a.m. Circuit Training 10 a.m. EDIS Playgroup, LYP 11 a.m. Pizza special w/ 4 drinks, \$11.75, Oceanview 11:30 a.m. Daily Mass 1:30 p.m. Bundles for Babies, A&FRC 5:30 p.m. Mongolian BBQ, TORC 6 p.m. AWANA, chapel	9 a.m. New Beginnings, A&FRC Noon Last time to register for GPAB at the LYP or CDC Feb. 1. 5 p.m. Family Night Bowling Rent-A-Lane \$7.50/hr lane \$1 shoe rental 6 p.m. \$.35 wings at the TORC 6:30 p.m. Parenting Skills, A&FRC	7:15 a.m. Circuit Training 9:30 a.m. MOPS, chapel 11 a.m. Fried Shrimp special, \$6.95, Oceanview 11:30 a.m. Daily Mass Noon Arts & Crafts open 5:30 p.m. SUM Dinner 6 p.m. Spin 7 p.m. Enchanted 9 p.m. Karaoke, and chili dog special, TORC

Movies 535-3302

Feb. 1: 7 p.m. I Am Legand (PG-13); 10 p.m. The Golden Compass (PG-13)
 For a synopsis or up-to-date information, visit <http://www.aafes.com/ems/euro/lajes.htm>

Dining Facility 535-2256

Superbowl Midnight Meal: Tradewinds will provide hot breakfast and a mini snack line from 11 p.m. to the end of game time. Oven fried bacon, sausage (links or patties), buffalo wings, French fries, mozzarella sticks, hash browns, fruit, pastries, pancakes with syrup/topping and assorted juices.

NAF Jobs 535-5200/6582

Community Activity Center: Recreation Aid
Child Development Center: Program Assistant
Vet Clinic: Office Automation Clerk

Thrift Store 535-4146

Bag sale: 10 a.m. to 2 p.m. Feb. 2. All you can fit into a shopping bag from the clearance room for only \$5. For details, call 535-4146.

Volunteers: The Thrift Store is looking for volunteers. Call 535-4146.
Store Director position: The Thrift Shop is now accepting applications until Feb. 1. This is a paid part-time position.

Library 535-3688

New Hours: 10 a.m. to 6 p.m. Monday to Friday. Noon to 4 p.m. Saturday and Sunday and 2 to 6 p.m. American Holidays. Closed Portuguese Holidays.

Red Dress Gala

Red Dress & Tie Gala: 6 p.m. Feb. 15 at the TORC. Dress is semi-formal: red dress for women, red ties for men. The theme is Hollywood Red Carpet Affair: Informational dinner event accompanied by live entertainment, activity & door prizes to increase awareness of heart disease and sharing information to help attendees reduce their risk to improve their quality and quantity of life. For information, e-mail joann.palmer@lajes.af.mil. Ticket sales begin next week.

Outdoor Rec 535-3302

Outdoor Rec Closure: ODR will close for a renovation project 7 p.m. Jan. 31. It is scheduled to reopen Mar. 1. Selected resale paintball gear, camping and fishing tackle will be available at the Sports Zone Store in the fitness center. Sign ups for trips, tours, family fun events and golf membership cards and green fess will also be at the Sports Zone. Equipment rental will be available at the Arts & Crafts Center, Bldg. T-308.

HAWC 535-3889

Lajes HAWC Fitness Library: The HAWC now has an up-to-date library of fitness DVD's for anyone to check out. Topics range from Aerobics, Step, Weight lifting, Body Building, Skip Rope, Indoor Cycling and many more.

Atlantic Island Kennels

Self-Pet wash: 2 to 5 p.m. daily during February at the kennel. Keep the bathroom at home clean. Bathe pets using the kennel's tools, shampoo and drying equipment. To make an appointment, call 535-3855.

TORC 535-3202

Mongolian BBQ Tuesday: 5:30 to 9:30 p.m. Tuesday, \$.65/oz

Chili Dog Thursday: Chili Dog for \$2.25 plus karaoke with DG "Scooby"

Make Your Own Pasta Friday: Pasta Buffet. \$12.95/adults; \$6.95/children 7-12 years old. Choose from several types of pasta, sauces – alfredo, carbonara, bolognese and meat – chicken, bacon, beef, ham, Italian sausage and shrimp and a variety of vegetables.

Oriental Buffet: 6:30 to 9:30 p.m. Feb. 1. Cost is \$15 for members and \$17.95 for non-members. Children 6-12, \$8.95.

Superbowl Party: 11 p.m. Feb. 3 in the ballroom. Includes buffet from 11:30 p.m. until halftime. Bits and Bites menu will be available from halftime until the end of the game. There will be prizes and games throughout the evening. \$5 for members and \$15 for nonmembers.

Valentine's Day Dinner: Feb. 14. \$14.95 per person for buffet.

Sunday Brunch – 11 a.m. to 2 p.m. Feb. 17 and 24. \$15.95/adults; \$7.95/children from 7-12 years old.

Classified Ads

E-mail classified ads to news@lajes.af.mil by 5 p.m. the Thursday prior to the week you need it published. Notify the Crossroads when items have been sold. Lajes personnel may also post ads at Lajesads.com. This site is not affiliated with the Crossroads.

For Sale: Electric Guitar, Fender Stratocaster + case, Sunburst color, 350 euros (new costs 650E) Call Claudia Santos at 969637545

Nanny available: PCSing and Maura is great. Takes wonderful care of our 1 year old. Speaks great English. Available immediately. Call Justin or Becky at 295-549-599 for a reference. Maura's number is 964-729-073 to speak to her directly.

Wanted: Donations - clothes, shoes, toys, books, household items, etc. All donations are used for the Lajes High School sports teams to raise money for travel. Will pick up donations, e-mail lajes15@yahoo.com. Thank you for your support.